B.   AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning at page 4, line 14, and continuing through page 5, line 9 as follows:

Once the user has been authenticated, the automated password reset program resets the password and delivers a new password to the user in a way that further enhances the overall security of the system. One option allows the automated password reset system to call the caller back at a predetermined phone number with the new password. This would prevent someone else from intercepting ~~to~~ the new password. Another option allows the system to deliver the new password directly to the voice mailbox of the user. This option would allow the user access to the new password regardless of time of day or location of the user. The automated password reset system could also deliver the password to a predetermined e-mail account accessible by the user or someone that the user trusts. This e-mail could be delivered directly to the user's account or could be delivered to a manager or other administrator. The new password could also be mailed to the user through traditional postal mail. Finally, the password could simply be provided to the user over the telephone after the system verified the caller's identity. This option provides a faster response to the user and, because the users identify is verified using voice recognition, reduces the possibility of providing the new password to an imposter in particular since the password is then not exposed to any other system thus reducing the chances of it being intercepted and ~~stolen~~ <u>stolen.</u>

Please amend the paragraph on page 5, lines 10-14 as follows:

Another scenario is the user is at a kiosk or ATM machine, has forgotten their PIN, and uses the voice recognition <u>program</u> to permit the PIN to be ~~reset,~~ <u>reset. The voice recognition program</u> permits the user to enter the new PIN, informs the owner via e-mail, ~~post etc~~ <u>post, etc.</u> of the fact that the PIN was reset.